

Patent Application No. 10/000,000

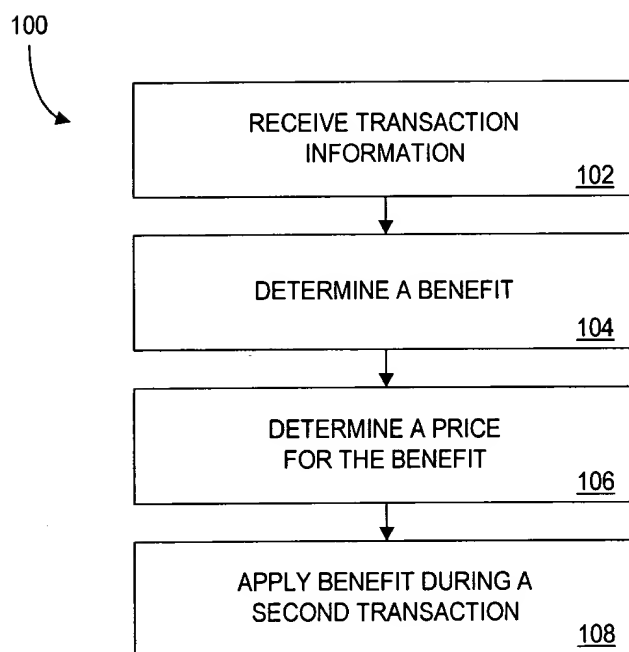


FIG. 1

03592645-064300

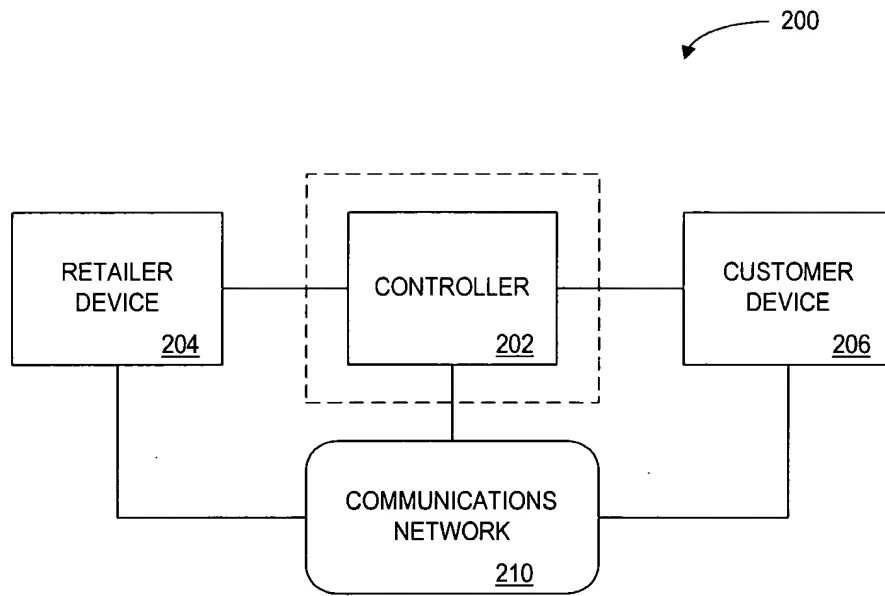


FIG. 2

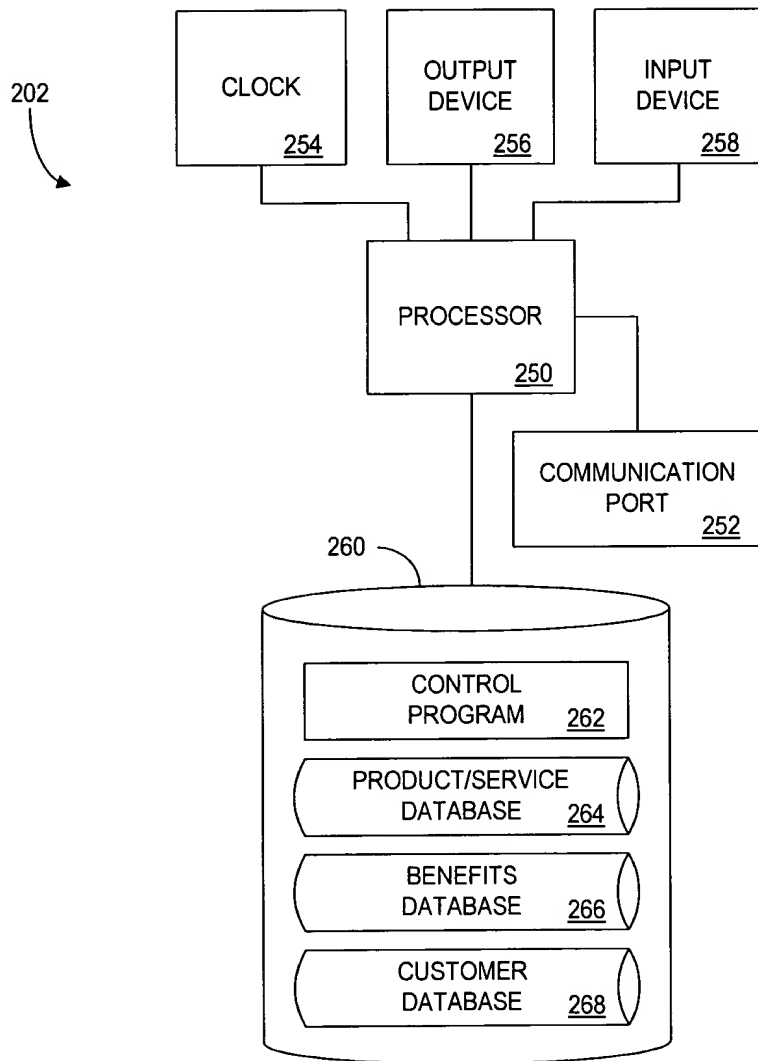


FIG. 3

PRODUCT/ SERVICE IDENTIFIER 300	PRODUCT/ SERVICE DESCRIPTION 302	AMOUNT CHARGED TO PROTECT AGAINST PRICE INCREASES 304	RETAILER SUBSIDY 306	MANUFACTURER SUBSIDY 308	MARGIN 310
P-P2453	GRANNY SMITH APPLES	\$0.08	\$0.10	\$0.00	\$0.03
P-C6503	CAMPBELL'S TOMATO SOUP	\$0.03	\$0.00	\$0.05	\$0.03
P-D8562	CREST TOOTHPASTE	\$0.05	\$0.03	\$0.02	\$0.04
P-G7589	RAGU PASTA SAUCE	\$0.04	\$0.00	\$0.01	\$0.04
P-S6242	CHEERIOS 32 OZ.	\$0.05	\$0.00	\$0.25	\$0.05
S-J9168	DRY CLEANING 1 SHIRT	\$0.15	\$0.10	N/A	\$0.05
S-K0706	OIL CHANGE 1 CAR	\$1.00	\$0.50	N/A	\$1.00

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FIG. 4

333" 87926563

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CUSTOMER IDENTIFIER	PRICE GUARANTEES						BENEFIT EXPIRATION
	PRODUCT/ SERVICE IDENTIFIER 1 352	PRICE 1 356	QUANTITY 1 360	PRODUCT/ SERVICE IDENTIFIER 2 354	PRICE 2 358	QUANTITY 2 362	
C-253640	P-G7589	\$2.79	1	P-D8562	\$2.89	1	8/22/00
C-734507	P-P2453	\$1.49	2	P-S6242	\$4.19	1	8/19/00
C-834663	P-G7589	\$2.69	1	P-D8562	\$2.89	3	8/17/00
C-783467	P-S6242	\$4.09	2	N/A	N/A	N/A	NONE
C-783467	P-P9861	\$2.75	3	N/A	N/A	N/A	NONE

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FIG. 5

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CUSTOMER IDENTIFIER 400	CUSTOMER NAME 402	CONTACT INFORMATION 404	PAYMENT IDENTIFIER 406
C-123654	BILL JOHNSON	BJOHNSON@ACME.COM	P-763981
C-876567	SUE JONES	(203) 555-0000	P-281650
C-431789	BOB SMITH	274 RED RIDGE WAY STAMFORD, CT 06905	P-705223

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FIG. 6

0059 9116 4135 = 0086 3100 0000

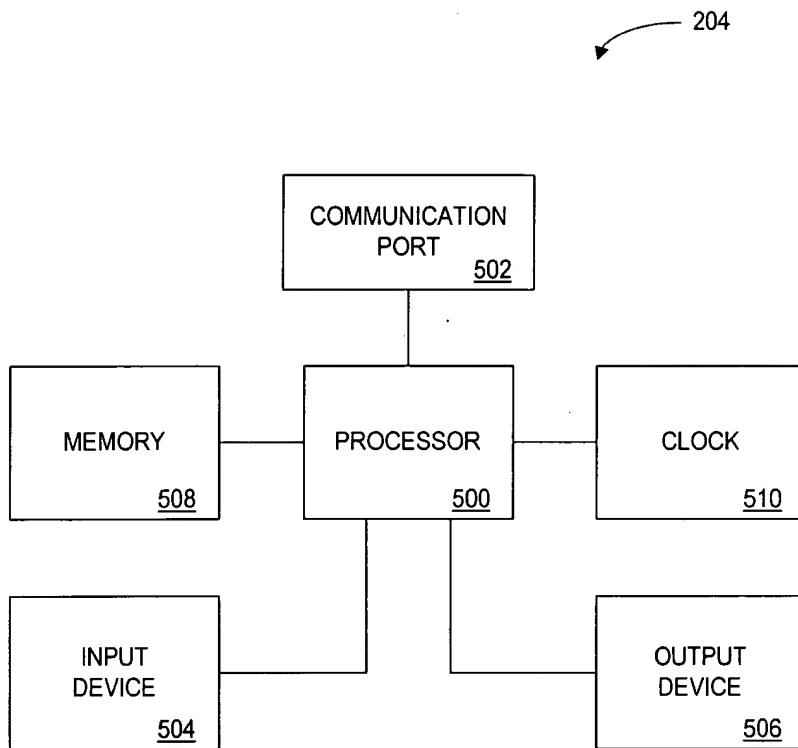


FIG. 7





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graph TD; 102[RECEIVE TRANSACTION INFORMATION] --> 104[DETERMINE A BENEFIT]; 104 --> 106[DETERMINE A PRICE FOR THE BENEFIT]; 106 --> 652[ARRANGE FOR THE BENEFIT TO BE PROVIDED];
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650

RECEIVE TRANSACTION INFORMATION 102

DETERMINE A BENEFIT 104

DETERMINE A PRICE FOR THE BENEFIT 106

ARRANGE FOR THE BENEFIT TO BE PROVIDED 652

FIG. 9



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graph TD
    720((720)) --> 102[RECEIVE TRANSACTION INFORMATION 102]
    102 --> 104[DETERMINE A BENEFIT 104]
    104 --> 106[DETERMINE A PRICE FOR THE BENEFIT 106]
    106 --> 722[SELL THE BENEFIT DURING THE TRANSACTION 722]
    722 --> 704[APPLY THE BENEFIT DURING THE NEW TRANSACTION 704]
  
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FIG. 11

09592618 445 200

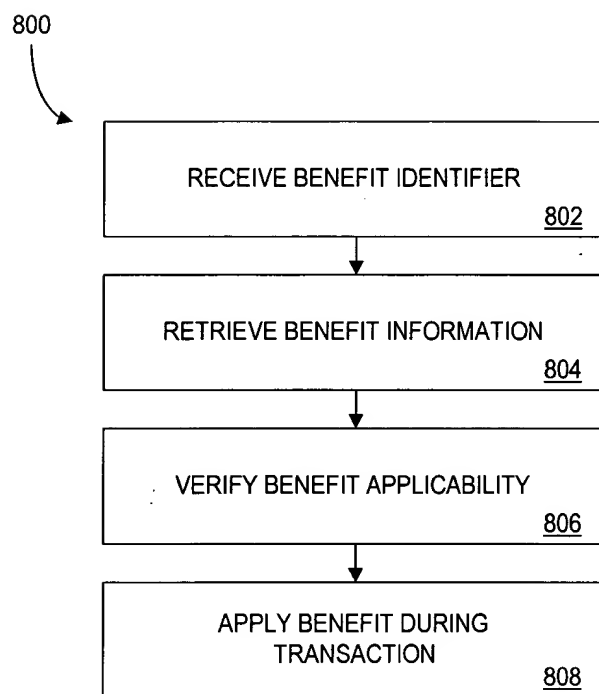


FIG. 13

09542648 "084300

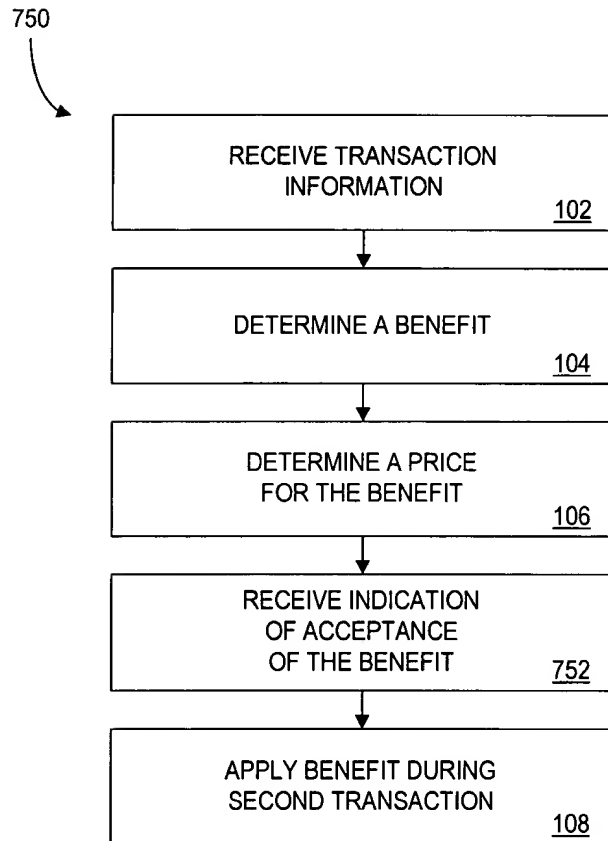


FIG. 12